DAVID BURCHARD CHAPTER 13 TRUSTEE P.O. BOX 8059 FOSTER CITY, CA 94404 (650) 345-7801 FAX (650) 345-1514 (707) 544-5500 FAX (707) 544-0475

## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF CALIFORNIA SANTA ROSA DIVISION

In re:

JEFFREY JUSTIN TENNISON and MICHELLE LYNNE EBDON-TENNISON 19359 COYLE SPRINGS RD HIDDEN VALLEY LAKE, CA 95467

###-##-1033 ###-##-4363 Debtor(s). Case No.: 10-1-1824AJ13

Chapter 13

NOTICE BY DAVID BURCHARD, CHAPTER 13 TRUSTEE, OF CHAPTER 13 PLAN DEFICIENCIES

## **341 MEETING OF CREDITORS:**

Date: 06/23/2010 Time: 11:00 AM

Place: Office of the United States Trustee

777 Sonoma Ave., First Floor, #116

Santa Rosa, CA 95404

## **CONFIRMATION HEARING:**

Date: 7/19/2010 Time: 1:30 PM

Place: United States Bankruptcy Court

99 South E Street Santa Rosa, CA 95404

DAVID BURCHARD, Chapter 13 Trustee in the above-entitled action, cannot recommend Confirmation of the Chapter 13 Plan proposed hereunder by Debtor(s) for the following reason(s).

- 1. Debtors have been sent the Chapter Thirteen Business Questionnaire to complete. Debtor's response is requested as soon as possible.
- 2. Debtors' Schedule I fails to provide the employment status of Michelle Lynne Ebdon-Tennison. Trustee requests an amended Schedule I.
- 3. Debtors' Schedule D lists a secured claim held by American Honda Finance for a 2009 Honda Fit. Trustee requests clarification regarding whether the Debtors' Limited Liability Company owns 2009 Honda Fit. The Debtors' Schedules do not list a vehicle payment.
- 4. Debtors' Schedule I, line 7, lists \$500.00 for regular income from operation of business or profession while there are no business expenses listed in Schedule J. Trustee requests the gross income from the operation of the Debtors' business be listed in Schedule I and the Debtors' business expense be itemized as an attachment to Schedule J.
- 5. Trustee request an explanation/clarification regarding the change in the Debtors' business name in June 2009.

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- 6. Trustee requests Debtors; payment advices for the last six months (**November 2009 April 2010**) prior to filing the bankruptcy, or in the alternative, provide a declaration that details why the Debtors cannot provide the six months of payment advices.
- 7. Trustee requests a <u>signed</u> copy of the Debtors' 2009 Federal Income Tax return.

PLEASE TAKE NOTICE that, without prior notice, at the above-referenced confirmation hearing date assigned to your Chapter 13 case, the Court may DISMISS the above-referenced case upon making a determination that Debtor(s) has/have not presented a feasible Plan, Debtor(s) has/have not made the required payments under the Plan, Debtor(s) has/have violated the statutory debt limitations set for a Chapter 13 case, Debtor(s) has/have not filed this proceeding in good faith, Debtor(s) has/have not provided documents and/or Schedules and Plan as required under the Bankruptcy code, and/or Debtor(s) has/have not provided the Trustee with Payment Advices or Declarations.

Dated: June 11, 2010

DAVID BURCHARD

DAVID BURCHARD, Chapter 13 Trustee

## Certificate of Mailing

I, RYAN C. WOOD, the undersigned, certify that:

I am over the age of 18 years and not a party to this action. I am employed by the Trustee whose business address is 393 Vintage Park Drive, Suite #150, Foster City, CA. On the date set forth below, I served a copy of the NOTICE BY DAVID BURCHARD, CHAPTER 13 TRUSTEE, OF CHAPTER 13 PLAN DEFICIENCIES, and this Certificate of Mailing, on the persons listed below by following our ordinary business practice for service, which is either deposited in the ordinary course of business with the U.S. Postal Service by first class mail or served by electronic transmission from the Court, if applicable. I declare under penalty of perjury under the laws of the United States of America that the foregoing is true and correct.

JEFFREY JUSTIN TENNISON and MICHELLE LYNNE EBDON-TENNISON 19359 COYLE SPRINGS RD HIDDEN VALLEY LAKE, CA 95467 EVAN LIVINGSTONE LAW OFFICES OF EVAN LIVINGSTONE P O BOX 6107 SANTA ROSA, CA 95406-0000

United States Trustee 235 Pine Street, Suite 700 San Francisco, CA 94104

Dated: June 11, 2010

RYAN C. WOOD

RYAN C. WOOD

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